

business Friday, April 20, 2012, in order to be included. Please submit your name, email address, and phone number to Michelle Harman. After registering, participants will be provided with detailed instructions on how to dial in from a remote location in order to participate. Michelle Harman's email address is [michelle.harman@nist.gov](mailto:michelle.harman@nist.gov), and her phone number is (301) 975-5324.

Dated: March 21, 2012.

**Willie E. May,**

*Associate Director for Laboratory Programs.*

[FR Doc. 2012-7481 Filed 3-27-12; 8:45 am]

**BILLING CODE 3510-13-P**

## DEPARTMENT OF COMMERCE

### National Telecommunications and Information Administration

[Docket No. 120322212-2212-01]

#### Spectrum Sharing Innovation Test-Bed Pilot Program

**AGENCY:** National Telecommunications and Information Administration, U.S. Department of Commerce.

**ACTION:** Notice, request for comments.

**SUMMARY:** This notice describes and seeks comment on the types and depth of testing that the National Telecommunications and Information Administration (NTIA) intends to conduct in Phase II/III of the Spectrum Sharing Innovation Test-Bed pilot program to assess whether devices employing Dynamic Spectrum Access techniques can share the frequency spectrum with land mobile radio systems.

**DATES:** Comments are due on or before April 27, 2012.

**ADDRESSES:** Comments should be sent to the attention of Ed Drocella, Office of Spectrum Management, 1401 Constitution Avenue NW., Room 6725, Washington DC, 20230; by facsimile transmission to (202) 482-4595; or by electronic mail to [testbed@ntia.doc.gov](mailto:testbed@ntia.doc.gov).

**FOR FURTHER INFORMATION CONTACT:** Ed Drocella at (202) 482-2608 or [edrocella@ntia.doc.gov](mailto:edrocella@ntia.doc.gov).

#### SUPPLEMENTARY INFORMATION:

##### I. Background

NTIA, in coordination with the Federal Communications Commission (FCC) and other federal agencies, established a Spectrum Sharing Innovation Test-Bed (Test-Bed) pilot program to examine the feasibility of increased sharing between federal and non-federal users. This pilot program is

an opportunity for federal agencies to work cooperatively with industry, researchers, and academia to objectively evaluate new technologies that can improve management of the nation's airwaves.

The Test-Bed pilot program is evaluating the ability of Dynamic Spectrum Access (DSA) devices employing spectrum sensing and/or geo-location techniques to share spectrum with land mobile radio (LMR) systems operating in the 410-420 MHz federal band and in the 470-512 MHz non-federal band.<sup>1</sup> To address potential interference to incumbent spectrum users, the Test-Bed will include both laboratory and field measurements performed in three phases:

Phase I—Equipment Characterization. Participants will send equipment employing DSA techniques to the NTIA Institute for Telecommunication Sciences in Boulder, Colorado to undergo characterization measurements of the DSA capabilities in response to simulated environmental signals.

Phase II—Evaluation of Capabilities. After successful completion of Phase I, NTIA will evaluate the DSA spectrum sensing and/or geo-location capabilities of the equipment in the geographic area of the Test-Bed.

Phase III—Field Operation Evaluation. After successful completion of Phase II, NTIA will permit the DSA equipment to transmit in an actual radio frequency signal environment. An automatic signal logging capability will be used during operation of the Test-Bed to help resolve interference events if they occur. NTIA and the participant will establish a point-of-contact to stop Test-Bed operations if interference is reported.

NTIA published the Phase I test plan in the **Federal Register** for public review and comment in December 2008.<sup>2</sup> NTIA addressed the public comments on the test plan and published a final version on the NTIA Web site in February 2009.<sup>3</sup> The annual progress reports provide the status of the Phase I testing.<sup>4</sup>

<sup>1</sup> Dynamic Spectrum Access technology allows a radio device to (i) evaluate its radio frequency environment using spectrum sensing, geo-location, or a combination of spectrum sensing and geo-location techniques, (ii) determine which frequencies are available for use on a non-interference basis, and (iii) reconfigure itself to operate on the identified frequencies.

<sup>2</sup> Spectrum Sharing Innovation Test-Bed Pilot Program, 73 FR 76,002 (Dec. 15, 2008).

<sup>3</sup> The final Phase I test plan and additional information on the Test-Bed pilot program are available at <http://www.ntia.doc.gov/category/spectrum-sharing?page=1>.

<sup>4</sup> The annual progress reports and additional information on the Test-Bed pilot program are

## II. Request for Comments

NTIA has established a review process to give the public an opportunity to participate in the development of test plans for the Test-Bed pilot program.<sup>5</sup> A copy of the draft Phase II/III test plan is available in Word, and PDF formats on the following Web site: <http://www.ntia.doc.gov/category/spectrum-sharing?page=1>.

On or before April 27, 2012, interested parties wishing to comment on the draft Phase II/III test plan should submit to the address set forth above, their name, address, phone number, email address and their comments. NTIA seeks comments on the types and depth of testing that NTIA intends to conduct in Phase II/III of the Spectrum Sharing Innovation Test-Bed pilot program to assess whether devices employing Dynamic Spectrum Access techniques can share the frequency spectrum with land mobile radio systems. Comments will be posted on NTIA's Web site at <http://www.ntia.doc.gov/category/spectrum-sharing?page=1>.

NTIA will publish the final version of the Phase II/III test plan on its Web site.

Dated: March 22, 2012.

**Kathy D. Smith,**

*Chief Counsel, National Telecommunications and Information Administration.*

[FR Doc. 2012-7373 Filed 3-27-12; 8:45 am]

**BILLING CODE 3510-60-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Proposed Collection; Comment Request

[Docket No. CFPB-2012-0013]

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C.

available at <http://www.ntia.doc.gov/category/spectrum-sharing?page=1>.

<sup>5</sup> There are certain limitations on the public review process to take into account the proprietary rights of the developers participating in the Test-Bed. As part of the Test-Bed, NTIA may enter into Cooperative Research and Development Agreements or Joint Project Agreements with the equipment developers.

3506(c)(2)(A)). Currently, the Bureau is soliciting comments concerning the information collection efforts relating to Quantitative Testing of Integrated Mortgage Loan Disclosure Forms.

**DATES:** Written comments must be received on or before May 29, 2012 to be assured of consideration.

**ADDRESSES:** You may submit comments by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail/Hand Delivery/Courier:* Direct all written comments to Consumer Financial Protection Bureau, (Attention: Chris Willey, Chief Information Officer), 1700 G Street NW., Washington, DC 20552.

*Instructions:* All submissions must include the agency name and docket number for this notice. In general, all comments will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552 on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect comments by telephoning (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. You should only submit information that you wish to make available publicly.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to Joseph Durbala, (202) 435-7893, at the Consumer Financial Protection Bureau, (Attention: Joseph Durbala, PRA Clearance Office), 1700 G Street NW., Washington, DC 20552, or through the internet at [Joseph.Durbala@cfpb.gov](mailto:Joseph.Durbala@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

*Title:* Quantitative Testing of Integrated Mortgage Loan Disclosure Forms.

*OMB Number:* 3170-xxxx.

*Abstract:* The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), Public Law 111-203, Title X, requires the CFPB to develop disclosures that integrate separate disclosures concerning residential mortgage loans that are required under the Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA). The Dodd-Frank Act requires the Bureau to publish proposed integrated disclosures by July 21, 2012. The Bureau began developing the integrated disclosures in 2011, conducting qualitative testing of the

disclosures given in connection with the application by the consumer and the consummation of the transaction. This qualitative testing has been conducted under Emergency Clearance Number 1505-0233 and Generic Clearance Number 3170-0003.

The Bureau proposes to conduct quantitative testing of the integrated disclosures after it publishes the proposed integrated disclosures. The purpose of the quantitative testing will be to examine whether the disclosures aid consumers in understanding the terms of the mortgage loan that is the subject of the disclosure. All information will be collected on a voluntary basis and consumers will receive usual and customary compensation for their participation. For the quantitative research, the Bureau plans to contract with a consumer research firm to formulate a quantitative testing plan, recruit respondents, as well as to conduct the testing and provide a report summarizing the results of the research. The results will assist the Bureau in determining the efficacy of the proposed integrated disclosures, in furtherance of the statutory purpose of the integrated disclosures under TILA and RESPA, which is, in part, to aid the consumer in understanding the transaction.

*Current Actions:* Requesting new OMB approval number.

*Type of Review:* New collection.

*Affected Public:* Individuals or Households.

*Estimated Number of Responses per year:* 2,000.

*Estimated Time per Respondent:* 30 minutes.

*Estimated Total Annual Burden Hours per year:* 1,000.

The following paragraph applies to all of the collections of information covered by this notice:

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid OMB control number.

*Request For Comments:* Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, including the validity of the methodology and the assumptions used; (c) ways to enhance the quality,

utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: March 20, 2012.

**Chris Willey,**

*Chief Information Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2012-7463 Filed 3-27-12; 8:45 am]

**BILLING CODE 4810-AM-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2012-0011]

### Proposed Collection; Comment Request

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for public comment.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on a proposed information collection, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)). Currently, the Bureau is soliciting comments on a proposed information collection to test online and print content the Bureau provides to consumers to help them achieve their financial goals and to better understand various financial products and services available to them, pursuant to the Bureau's authorities under the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), Public Law 111-203.

**DATES:** Written comments are encouraged and must be received on or before May 29, 2012 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by docket number CFPB-2012-0011, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail/Hand Delivery/Courier:* Direct all written comments to Consumer Financial Protection Bureau, 1700 G Street NW., (Attention: Chris Willey, Chief Information Officer), Washington, DC 20552.